The Honorable Ricardo S. Martinez 1 2 3 4 5 6 7 UNITED STATES DISTRICT COURT WESTERN DISTRICT OF WASHINGTON 8 THOMAS WEINSTEIN, 9 NO. 2:17-cv-01897-RSM Plaintiff, REPLY DECLARATION OF T. TYLER 10 **SANTIAGO** VS. 11 MANDARICH LAW GROUP, LLP 12 Defendant. 13 14 T. Tyler Santiago declares as follows: 15 1. I am the attorney of record for Plaintiff and make this declaration of my own personal 16 knowledge. 17 2. A true and correct copy of an excerpt from Mandarich Law Group's response to 18 interrogatories is attached as Exhibit A. Plaintiff supplies this document in reference to 19 the response to interrogatory 8. 20 3. A true and correct copy of an excerpt from Plaintiff's First Amended Responses to 21 requests for admission are attached as Exhibit B. Plaintiff supplies this document in 22 reference to Defendant's requests for admission 13-14. 23 4. True and correct copies of a selection of documents (letters sent to Plaintiff) provided by

1	Mandarich Law Group in discovery are attached as Exhibit C .
2 I DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF	
3	UNITED STATES AND THE STATE OF WASHINGTON THAT THE FOREGOING TRUE AND CORRECT.
4	DATED this 27th day of July, 2018 at Seattle, WA.
5	
6	/s/ T. Tyler Santiago
7	T. Tyler Santiago
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EXHIBIT A

INTERROGATORY NO. 7:

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Identify the date of the last payment made on the Account (and the identity of the payor and method of payment).

RESPONSE TO INTERROGATORY NO. 7:

Objection, the request is vague and ambiguous as to "last payment." Subject to the foregoing objection and without waiving the same, the last payment received on Account was on or about August 28, 2017. The payment was submitted by Plaintiff's employer through a wage garnishment.

INTERROGATORY NO. 8:

Identify the date and circumstances under which Plaintiff last became delinquent on the Account. In your answer, include the date(s) on which the Account was brought current, if any.

RESPONSE TO INTERROGATORY NO. 8:

Objection, the request seeks information that is or should be in the possession of the Plaintiff. Subject to the foregoing objection and without waiving the same, Defendant states that it is the attorney firm for CACH, LLC the successor-in-interest to the account and would not have information or knowledge as to all times, if any, the account became delinquent or the circumstances for why Plaintiff failed to make his payment. Defendant further states that on or about October 3, 2014, Plaintiff agreed to settle the Account. Plaintiff did not comply with the terms of the Agreement and no Agreement was entered into by CACH, LLC and Plaintiff. In March 2016, Defendant served a copy of the filed Summons and Complaint with a copy of the Case Schedule to Defendant via mail. On or about March 11, 2016, Defendant received a faxed correspondence from Plaintiff's then counsel acknowledging Plaintiff's receipt of the filed Case Schedule and stating Plaintiff's desire to settle the lawsuit through a Stipulated Judgment. Again, no Agreement was reached between the parties.

EXHIBIT B

1	ANSWER: After a reasonable inquiry, Plaintiff is without sufficient information to admit
2	or deny this request, therefore denied.
3	13. In March of 2016, You received a copy of the filed summons and complaint in the
4	Lawsuit.
5	ANSWER: Plaintiff objects to this request as the term "the Lawsuit" is not defined.
6	To the extent that Defendant refers to King County Superior Court Case no. 15-2-24463-9
7	KNT, Plaintiff admits that he received a copy of the summons and complaint in March
8	2016.
9	14. In March of 2016, You received a copy of an order setting civil case schedule in
10	the Lawsuit.
11	ANSWER: Plaintiff objects to this request as the term "the Lawsuit" is not defined. To
12	the extent that Defendant refers to King County Superior Court Case no. 15-2-24463-9 KNT
13	Plaintiff admits that he received a copy of the summons and complaint in March 2016.
14	15. After receiving a copy of the documents referenced in Request for Admission 13
15	and 14, you contacted an attorney.
16	ANSWER: Admit.
17	16. Your attorney contacted Defendant in March of 2016 and stated that You wished
18	to enter into a stipulated judgment in the Lawsuit.
19	ANSWER: Admit.
20	17. You knew in March of 2016 that Defendant had filed the Lawsuit against You.
21	ANSWER: Admit.
22	18. You took no action in the Lawsuit after March of 2016.
23	

Plaintiffs' Amended Responses to Requests for Admission -5

ANDERSON | SANTIAGO 787 MAYNARD AVE S SEATTLE WA 98104 (206) 395-2665/F (206) 395-2719

EXHIBIT C

Case 2:17-cv-01897-RSM Document 30-1 Filed 07/27/18 Page 8 of 27

MANDARICH LAW GROUP, LLP

Attorneys at Law

Christopher D. Mandarich, Esq.*
Ryan E. Vos, Esq.**
William Boaz, Esq., Of Counsel***
Trevor R. Ozawa, Esq., Of Counsel***
William T. Sali, Esq., Of Counsel****
Joseph A. Geller, Esq., Of Counsel*****

9200 Oakdale Avenue, Suite 601 Chatsworth, CA 91311 Telephone: 855.441.5983 Telefax: 818.888.1260

*Admitted in CA

**Admitted in AK, CA, ID, OR & WA

***Admitted in OR

****Admitted in HI

****Admitted in ID

*****Admitted in NV

February 14, 2016

THOMAS S WEINSTEIN 400 BLAINE ST SEATTLE, WA 98109-2944

11181 3027

RE:

Current Creditor:

CACH, LLC

Account No.:

120020945742

Original Creditor:

GE CAPITAL RETAIL BANK

Original Creditor Account No.:

5218531007265391

Dear THOMAS S WEINSTEIN,

In accordance with your agreement with our office, and pursuant to your authorization, we will be debiting \$97.33 from your bank account on 2016-02-27. Please ensure these funds are available on or before the processing date.

Please feel free to contact our office toll-free at 1-855-441-5983 to discuss your account.

Sincerely,

Mandarich Law Group, LLP

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

CALLS TO AND FROM MANDARICH LAW GROUP MAY BE MONITORED AND/OR RECORDED FOR COMPLIANCE PURPOSES.

This letter is being automatically generated based upon your agreed payment arrangement with us. The sending of this letter did not involve the particular review of your account by an attorney.

IMPORTANT INFORMATION CONTINUED ON THE REVERSE SIDE.

3027.161946



Case 2:17-cv-01897-RSM Document 30-1 Filed 07/27/18 Page 9 of 27

IMPORTANT NOTICE OF RIGHTS

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In California: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact The Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted by the creditor to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

In Colorado: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE HTTP://WWW.COLORADOATTORNEYGENERAL.GOV/CA. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

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- (3) Give the agent the completed Quick Collect form, the payment amount, and the transaction fee (presently \$12.95) required and payable to Western Union in cash.

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Case 2:17-cv-01897-RSM Document 30-1 Filed 07/27/18 Page 10 of 27

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Մահումիիրի հետանանի հայիրի հիրանի անկանի հիրանի

THOMAS S WEINSTEIN 400 BLAINE ST

SEATTLE, WA 98109-2944

128113 3027



March 14, 2016

RE: Curi

Current Creditor:
Account No.:

CACH, LLC 120020945742

Original Creditor: GE CAPITAL RETAIL BANK

Original Creditor Account No.: 5218531007265391

Dear THOMAS S WEINSTEIN,

In accordance with your agreement with our office, and pursuant to your authorization, we will be debiting \$97.33 from your bank account on 2016-03-27. Please ensure these funds are available on or before the processing date.

Please feel free to contact our office toll-free at 1-855-441-5983 to discuss your account.

Sincerely,

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Case 2:17-cv-01897-RSM Document 30-1 Filed 07/27/18 Page 11 of 27

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In Colorado: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR. A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

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In Utah: As required by Utah law, you are hereby notified that a negative credit report reflecting your credit record may be submitted by a credit reporting agency if you fail to fulfill the terms of your credit obligations.

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Case 2:17-cv-01897-RSM Document 30-1 Filed 07/27/18 Page 12 of 27

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THOMAS S WEINSTEIN 400 BLAINE ST SEATTLE, WA 98109-2944

49763 3027

April 14, 2016

RE:

Current Creditor:

CACH, LLC

Account No.:

120020945742

Original Creditor:

GE CAPITAL RETAIL BANK

Original Creditor Account No.:

5218531007265391

Dear THOMAS S WEINSTEIN,

In accordance with your agreement with our office, and pursuant to your authorization, we will be debiting \$97.33 from your bank account on 2016-04-27. Please ensure these funds are available on or before the processing date.

Please feel free to contact our office toll-free at 1-855-441-5983 to discuss your account.

Sincerely,

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CALIFORNIA 9200 Oakdale Avenue, Suite 601 Chatsworth, California 91311 ILLINOIS
I N. Dearborn Street, Suite 650
Chicago, Illinois 60602



Case 2:17-cv-01897-RSM Document 30-1 Filed 07/27/18 Page 13 of 27

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THOMAS S WEINSTEIN 400 BLAINE ST SEATTLE, WA 98109-2944

47010 3027



July 14, 2016

RE:

Current Creditor:

CACH, LLC

Account No.:

120020945742 GE CAPITAL RETAIL BANK

Original Creditor:
Original Creditor Account No.:

5218531007265391

Dear THOMAS S WEINSTEIN,

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THOMAS S WEINSTEIN 400 BLAINE ST

SEATTLE, WA 98109-2944

153718 3027



August 14, 2016

RE:

Current Creditor:

CACH, LLC

Account No.: Original Creditor:

120020945742 GE CAPITAL RETAIL BANK

Original Creditor Account No.:

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Dear THOMAS S WEINSTEIN,

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Case 2:17-cv-01897-RSM Document 30-1 Filed 07/27/18 Page 18 of 27

Christopher D. Mandarich (CA) Michael D. Mandarich (CO) John C. Bonewicz (IL) Ryan E. Vos (AK, CA, ID, OR, WA) Anthony F. Porto (MO) MANDARICH LAW GROUP, LLP

Attorneys at Law

Please Reply To: 9200 Oakdale Avenue, Suite 601 Chatsworth, CA 91311 Telephone: 855.441.5983 Telefax: 818.888.1260

OF COUNSEL
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www.mandarichlaw.com You may also contact us via email at info@mandarichlaw.com

միվերիկովիրիկանինների այլիսինոյին

THOMAS S WEINSTEIN 400 BLAINE ST SEATTLE, WA 98109-2944

139006 3027

September 14, 2016

RE:

Current Creditor:

CACH, LLC

Account No.: Original Creditor:

120020945742 GE CAPITAL RETAIL BANK

Original Creditor Account No.:

5218531007265391

Dear THOMAS S WEINSTEIN,

In accordance with your agreement with our office, and pursuant to your authorization, we will be debiting \$97.33 from your bank account on 2016-09-27. Please ensure these funds are available on or before the processing date.

Please feel free to contact our office toll-free at 1-855-441-5983 to discuss your account.

Sincerely,

Mandarich Law Group, LLP

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

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3027.161946



Case 2:17-cv-01897-RSM Document 30-1 Filed 07/27/18 Page 19 of 27

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Of Counsel:

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William T. Sali (ID)
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Thomas M. McGreal (HI, CA)
Joseph A. Geller (NV)

THOMAS S WEINSTEIN
400 BLAINE ST
SEATTLE WA 98109-2944
Halaland Ha

RE: Customer Name: THOMAS WEINSTEIN

Current Creditor: CACH, LLC

Current Creditor Account Number: 120020945742
Original Creditor: GE CAPITAL RETAIL BANK
Original Creditor Account Number: 5218531007265391

Date: December 15, 2016

Mathew S. LaCroix (WA)

Dear THOMAS S WEINSTEIN,

In accordance with your agreement with our office, and pursuant to your authorization, we will be charging your credit/debit card in the amount of \$97.33 on 12/27/2016.

Please feel free to contact our office toll-free at 855.441.5983 to discuss your account.

Sincerely, Mandarich Law Group, LLP

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Case 2:17-cv-01897-RSM Document 30-1 Filed 07/27/18 Page 21 of 27

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Case 2:17-cv-01897-RSM Document 30-1 Filed 07/27/18 Page 22 of 27

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RE: Customer Name: THOMAS WEINSTEIN

Current Creditor: CACH, LLC

Current Creditor Account Number: 120020945742
Original Creditor: GE CAPITAL RETAIL BANK
Original Creditor Account Number: 5218531007265391

Date: January 15, 2017

Dear THOMAS S WEINSTEIN,

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MANDARICH LAW GROUP, LLP

Attorneys at Law

Christopher D. Mandarich, Esq.*
Ryan E. Vos, Esq.**
William Boaz, Esq., Of Counsel***
Trevor R. Ozawa, Esq., Of Counsel***
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*Admitted in CA **Admitted in AK, CA, ID, OR & WA ***Admitted in OR ****Admitted in HI *****Admitted in ID *****Admitted in NV

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THOMAS S WEINSTEIN 400 BLAINE ST SEATTLE, WA 98109-2944

104567 3027



RE: Current Creditor:

CACH, LLC 120020945742

Account No.: Original Creditor:

GE CAPITAL RETAIL BANK

Original Creditor Account No.:

5218531007265391

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This letter is being automatically generated based upon your agreed payment arrangement with us. The sending of this letter did not involve the particular review of your account by an attorney.

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